

PATENT
Customer No. 22,852
Attorney Docket No. 05793.3119

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Manaw MODI)	Group Art Unit: 3622
)	
Application No.: 10/787,208)	Examiner: Ahmed, Affaf
)	
Filed: February 27, 2004)	
)	Confirmation No.: 4685
For: METHODS, SYSTEMS, AND)	
ARTICLES OF MANUFACTURE)	
FOR PROVIDING INCENTIVES)	
FOR A FINANCIAL ACCOUNT)	

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT

In reply to the Office Action mailed December 9, 2008, the period for response extending through June 9, 2009, by a request for extension of three months and fee payment filed concurrently herewith, please amend the application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment section of this paper.